

# Catch Up

The Newsletter for Pensioner Members of the Clwyd Pension Fund

Issue 14, Spring 2018



## We have now gone digital!

Following the introduction of **Member Self Service** to all our active, deferred and pensioner members in November 2017, the facility has received an outstanding reception and now provides you with the availability to manage your Local Government Pension Scheme pension **safely and securely, when and where you wish!**

### By registering for Member Self Service you can...

- View** your pension details and pension account history
- Project** any survivors or children's pension
- Amend** addresses, expression of wishes and contact details
- Study** historic payslips, P60s and tax information
- Change** your passwords and security questions
- Message** the fund using the 'Contact Us' facility

This issue of 'Clwyd Catch Up' is only available online unless you have previously requested to receive paper correspondence. If you wish to receive correspondence in writing this can be requested by emailing the pension's inbox [pensions@flintshire.gov.uk](mailto:pensions@flintshire.gov.uk) or by post to Clwyd Pension Fund, County Hall, Mold, Flintshire, CH7 6NA. Please include your name and national insurance number with your request.



REGISTER FOR MEMBER SELF SERVICE BY VISITING OUR WEBSITE

**[mss.clwydpensionfund.org.uk](http://mss.clwydpensionfund.org.uk)**

AND REQUEST AN ACTIVATION KEY TODAY!

**Our new website holds a wide variety of information regarding your membership as a pensioner, and acts as a hub for all information relating to the Local Government Pension Scheme.**

## Apply to become our next Pension Board Scheme Member Representative

There is an exciting opportunity now available to be a key player in assisting in the governance of the Clwyd Pension Fund, and become a pension scheme member representative on the Clwyd Pension Board. The role of the Board is to oversee the management of the pension fund, assisting in ensuring compliance with legal and the Pension Regulator's requirements and the efficient and effective governance and administration of the Fund.

The Board is to be made up of four members; two scheme member representatives and two employer representatives, and is chaired by an independent (and non-voting) pensions professional whose role is to assist the appointed representatives with their duties. Applicants will need to have the capacity and commitment to attend and prepare for meetings, whilst full training will be provided by Flintshire County Council.

More information about the Clwyd Pension Board, including how to apply for this role can be found via [mss.clwydpensionfund.org.uk/home/investments-and-governance/board-advertisement/index.html](http://mss.clwydpensionfund.org.uk/home/investments-and-governance/board-advertisement/index.html)

If you have any further questions once you have read the information on the website, please email them to [PensionBoard@flintshire.gov.uk](mailto:PensionBoard@flintshire.gov.uk). The deadline for receiving applications is 3<sup>rd</sup> May 2018.



Follow us on Twitter  
**@ClwydPensions**

This information is available in Braille, large print, BSL Video/DVD, audiotape and other languages upon request.

## Pension pay dates 2018/2019

Pensions are normally paid on the 28<sup>th</sup> of each month, however, if this lands on a weekend or Bank Holiday payment shall be made the Friday before. Please note that December's payment shall be paid earlier due to Christmas.

Friday 27 <sup>th</sup> April	Friday 26 <sup>th</sup> October
Friday 25 <sup>th</sup> May	Wednesday 28 <sup>th</sup> November
Thursday 28 <sup>th</sup> June	Tuesday 18 <sup>th</sup> December
Friday 27 <sup>th</sup> July	Monday 28 <sup>th</sup> January 19
Tuesday 28 <sup>th</sup> August	Thursday 28 <sup>th</sup> February 19
Friday 28 <sup>th</sup> September	Thursday 28 <sup>th</sup> March 19

## Frequently Asked Questions

### I think I am paying too much tax on my pension?

You should contact the tax office direct as they determine the amount of tax you should pay. The tax office telephone number is **0300 200 3300** Clwyd Pension Fund tax reference number is 914/YA14288.

### When are P60's available?

All historic P60's are now available via **Member Self Service**, unless you have requested otherwise in writing. 2018 P60's will be available in May.

### Do I receive a pay advice slip every month?

From April 2018, paper pay slips will no longer be issued and can be accessed by logging into your **Member Self Service** record, where you can check all historic payments. All payslips will include details such as Tax Codes, Gross Pension, Net Pension and Taxations.

### Changing your address and/or name?

This can also be actioned through **Member Self Service**, alternatively you can email or write to us.

### How can I change my bank details?

You can also change your bank details securely via **Member Self Service**. Alternatively you can email or write to us, please quote both your old and new bank account details. We must receive any change at least 14 days before the next pay day, in order for your pension to be paid into the new account.

### I am moving abroad, can my pension be paid into a foreign bank account?

If your bank is willing to accept a payment from the UK, the Clwyd Pension Fund can pay your pension into a foreign bank account via Equiniti Paymaster and costs £2.74 per transaction.

## Pension Increase 2018

From 9<sup>th</sup> April 2018 your LGPS pensionable benefits will increase in line with the Pensions Increase Order which is currently linked to Consumer Price Index (CPI).

CPI for 2018 is 3%, however, if your pension began on or after 26<sup>th</sup> April 2017 the increase on your pension benefits will be pro-rated as outlined below.

On or before 25 <sup>th</sup> April 2017	3.00%
26 <sup>th</sup> April 2017 to 25 <sup>th</sup> May 2017	2.75%
26 <sup>th</sup> May 2017 to 25 <sup>th</sup> June 2017	2.50%
26 <sup>th</sup> June 2017 to 25 <sup>th</sup> July 2017	2.25%
26 <sup>th</sup> July 2017 to 25 <sup>th</sup> August 2017	2.00%
26 <sup>th</sup> August 2017 to 25 <sup>th</sup> September 2017	1.75%
26 <sup>th</sup> September 2017 to 25 <sup>th</sup> October 2017	1.50%
26 <sup>th</sup> October 2017 to 25 <sup>th</sup> November 2017	1.25%
26 <sup>th</sup> November 2017 to 25 <sup>th</sup> December 2017	1.00%
26 <sup>th</sup> December 2017 to 25 <sup>th</sup> January 2018	0.75%
26 <sup>th</sup> January 2018 to 25 <sup>th</sup> February 2018	0.50%
26 <sup>th</sup> February 2018 to 25 <sup>th</sup> March 2018	0.25%

Please note, if you were a member of the scheme before 05/04/1997 the full amount of pensions increase may not be applied to your LGPS benefits as some of the increase will be accounted for in your state pension.

## General Data Protection Regulations (GDPR)

The Clwyd Pension Fund holds and processes significant amounts of personal data relating to members, and as a matter of good governance it is important that member data is safeguarded. Although there is already a legal obligation to keep member data secure, new GDPR legislation will come into force on 25<sup>th</sup> May 2018. The Fund is therefore required to provide further accountability and transparency in how we approach data privacy.

Further details can be found by reading our Privacy Notice which will be available via our website or upon written request following 25<sup>th</sup> May.

## Contacting the Clwyd Pension Fund

**Telephone:** Monday to Friday

9:00 – 17:00:

01352 702859 / 702258

**Email:** [pensions@flintshire.gov.uk](mailto:pensions@flintshire.gov.uk)

**Website:** [mss.clwydpensionfund.org.uk](http://mss.clwydpensionfund.org.uk)

**Address:** Clwyd Pension Fund, County Hall, Mold, Flintshire, CH7 6NA

**Twitter:** @ClwydPensions